

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.: 09/979,570

Filing Date: November 26, 2002

Applicant: Marvin A. Frenkel

Group Art Unit: 3621

Examiner: Evens J. Augustin

Title: Anonymous On-Line Cash Management System

Attorney Docket: 3267-000001

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

In response to the Office Action mailed November 26, 2008, please amend the application as follows and consider the remarks set forth below.

Applicant hereby petitions under the provisions of 37 C.F.R. § 1.136(a) for an extension of time in which to respond to the outstanding Office Action and includes a fee as set forth in 37 C.F.R. § 1.17(a) with this response for such extension of time.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 7 of this paper.